

Amendments to the Specification:

Please amend the title on page 1 of the Specification as follows:

~~COMPUTER-IMPLEMENTED METHOD OF REDUCING RISK IN A PAYMENT-~~
~~BASED TRANSACTION WHEREIN PAYMENT IS MADE FROM AN ACCOUNT~~
~~HOLDER TO A COUNTERPARTY USING A PAYMENT BANK SYSTEM EMPLOYING~~
~~A RISK FILTER ROUTINE THAT DETERMINES WHETHER TO SELECTIVELY~~
~~REJECT PAYMENT BASED UPON AT LEAST ONE USER-SUPPLIED RISK~~
~~PARAMETER INCLUDING A CLEAN PAYMENT LIMIT~~